

Appendices

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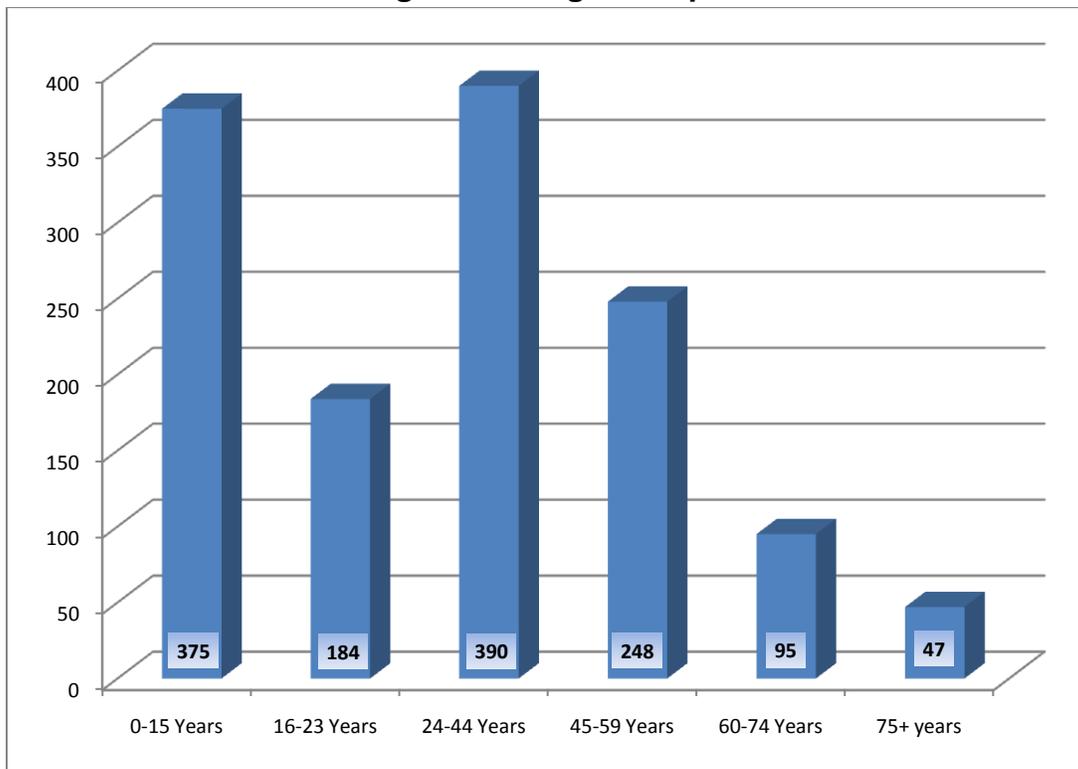
Appendix E: Housing-related Organizations in Grand Island

Appendix A: Housing Survey Results

Household Age Groups

The first question of the survey was, “How many people in each of these age groups live in your home?” As the figure below displays, the younger, child-bearing age group of 24-44 years of age was the main group to fill out the surveys. This is the typical target group for affordable housing.

Figure A-1: Age Groups



Place of Residence

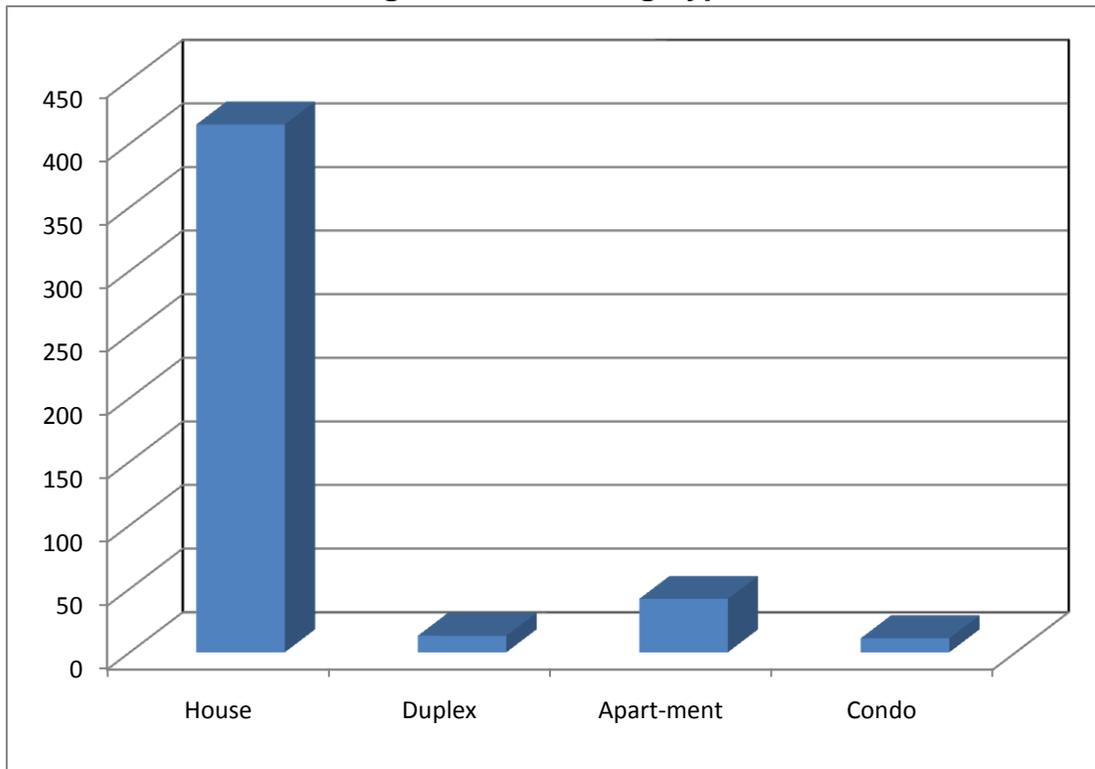
A significant 64.5% of the survey respondents answered that their place of residence was a home that was owned with a mortgage. Interestingly, as shown in Table A-1, the number of respondents that were renting a home was a little higher than those renting an apartment. Also, as Figure A-2 depicts, an overwhelming 86.3% of respondents lived in a house.

Table A-1: Residence

Residence	#	Residence	#
Rent an apartment	45	Rent a rent-subsidized unit	6
Rent a home	52	Live with parents	16
Own with a mortgage	313	Currently homeless*	1
Own with no mortgage	52		

*Homeless – no permanent residence, living with friends, living in shelter

Figure A-2: Housing Types



Live/Work Status

The following questions look into various issues that provide additional insight into those who filled out the survey. As the following table shows, more respondents worked in Grand Island than lived in Grand Island.

Table A-2: Live/Work Status

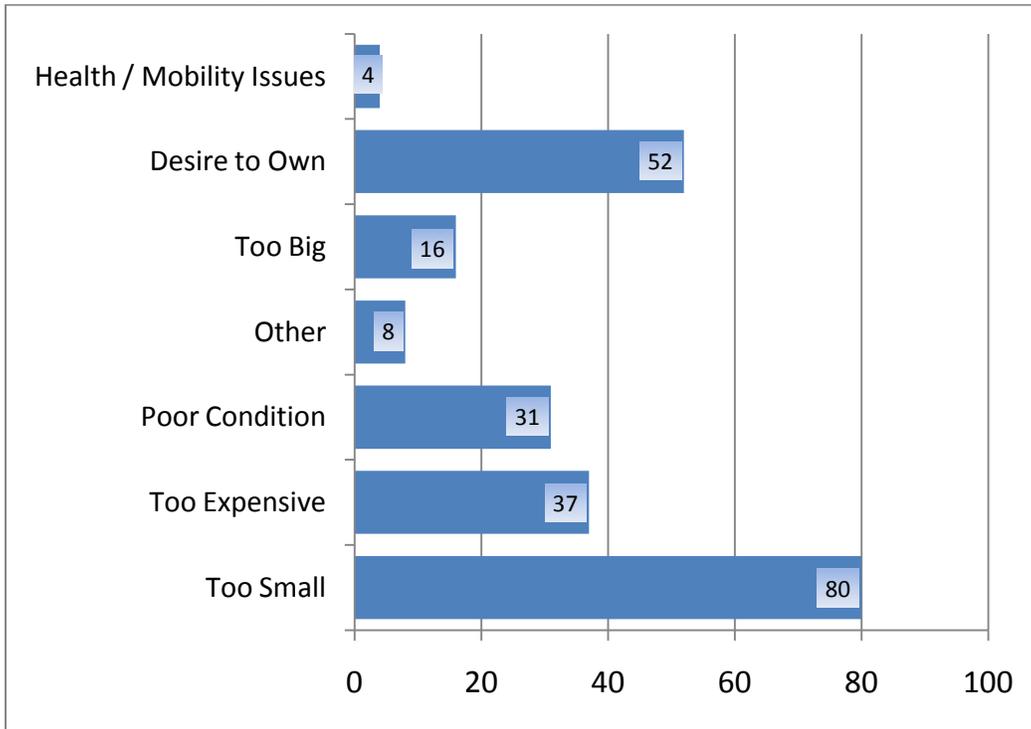
	#
Currently Live in Grand Island?	409
Work in Grand Island?	417
Have relatives in Grand Island?	293
Does your spouse/partner work in Grand Island?	263

Reasons Why Current Housing is Unacceptable

The survey asked what made the respondents’ homes unacceptable. A majority of the responses listed that their current home was too small, 52 of the 491 surveys returned stated that the responder had a desire to own their own housing unit, and 31 respondents stated that their housing unit was in poor condition. In relation, the survey found that 233 of those who took the survey were interested in a grant for home repairs.

Although the number of survey responses returned provides a relatively low sample size, some basic extrapolation can be used to provide rough results of what the feeling is community-wide. Through a basic ratio calculation, it can be estimated that over 2,000 households had a desire to own, rather than rent a unit. This suggests that an emphasis on first-time homebuyer programs may be desired. It can also be estimated that over 1,200 households felt their dwelling unit was in poor condition. Between this survey and the results of the Housing Conditions Analysis, it is confirmed that continued support for housing rehabilitation funding is a need for Grand Island.

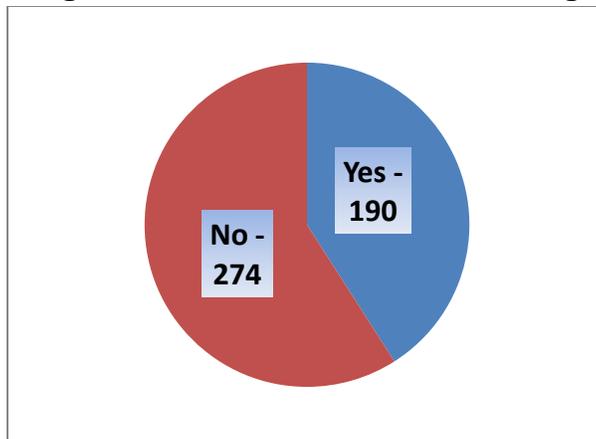
Figure A-3: Reasons Why Unacceptable



Consideration of Moving for Affordable Housing

It was asked of the surveyed population, “Would you consider moving away from Grand Island for affordable housing?” A staggering 190 persons, or 40.9% of those who answered the question, stated that they would leave the community for more affordable housing.

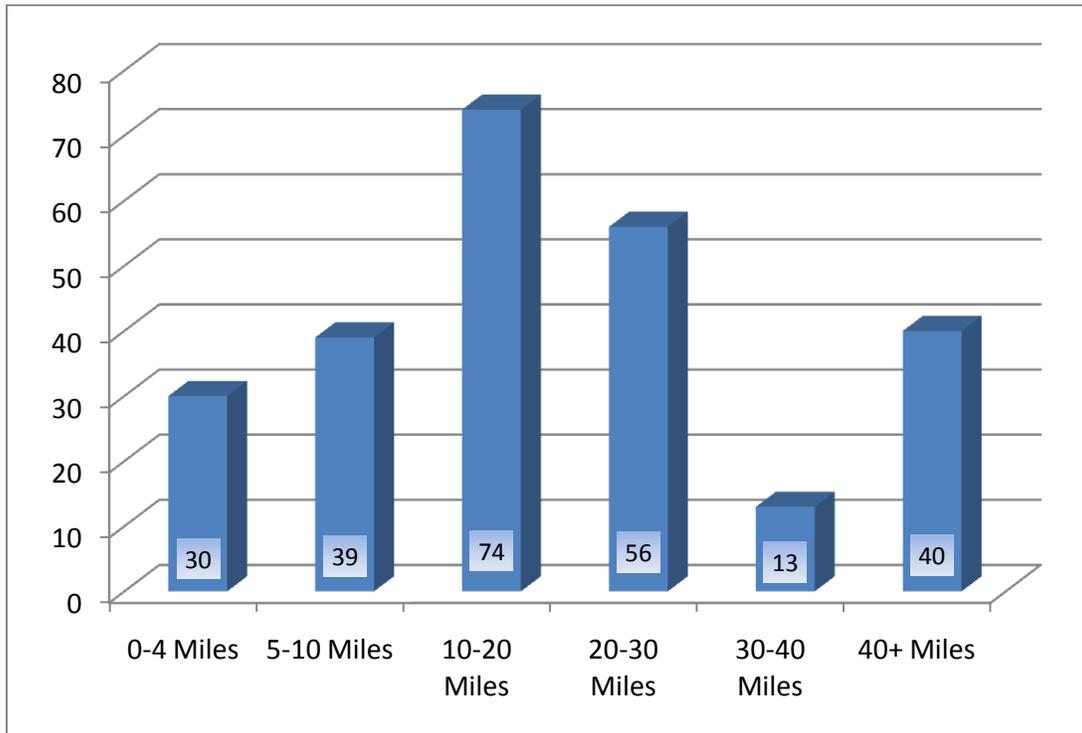
Figure A-4: Consideration of Moving



Consideration of Moving Distance for Affordable Housing

Additionally, respondents were asked what distance they would move if they were considering moving for affordable housing. Of those who answered, 79% stated that they would move up to 30 miles to obtain affordable housing. It may be likely that those who answered 40+ miles would consider a change in employment to another community to obtain affordable housing.

Figure A-5: Considered Distance to Move for Affordable Housing



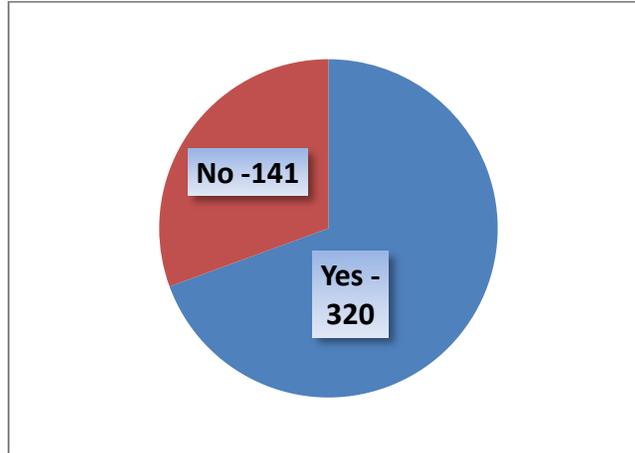
Housing Costs

Survey takers were asked their monthly mortgage or monthly rent costs. Those who have a mortgage and took the survey pay an average of \$873.78 per month. Those that pay rent average \$488.90 per month. Of those who answered the survey, 11 receive public financial aid.

View on Affordable Housing

Survey takers were asked if they felt if there was a need for additional low-income housing in Grand Island. A significant 69.4% of those who answered the question stated a need for additional affordable housing in Grand Island.

Figure A-6: Need for Affordable Housing



Continuing the public’s view of affordable housing, it was asked what type of housing they felt was needed in Grand Island. The most significant response was the need for single-family owner-occupied housing, followed closely by single-family renter-occupied housing.

Table A-3: Affordable Housing Needed

Type Needed	Count
Single-family rental	214
Single-family owner	225
Multi-family rental	87
Elderly and Assisted Living	142
Special Needs	95

Future Housing Needs

To assist in the assessment of the need for additional housing, the survey asked, “Are you, or anyone else from your household (including those currently residing temporarily elsewhere), likely to need affordable housing within the Grand Island area now or in the next five years?” Results displayed that 188, or 41.0% were expecting to move in the next five years. Considering the size of Grand Island as a whole, compared to the number who filled out the survey, this is a large number.

It was also asked of those who took the survey if they were looking to rent or own. Of those who responded, 79.5% stated that they were looking to own their next housing unit.

Survey takers were asked why they would want to move from their current housing. Respondents were allowed to check more than one reason. As Table A-4 shows, the most significant reason was the need for larger housing.

Table A-4: Reason Interested in Moving

Reason	
Need local affordable housing	84
Need independent housing	37
Need larger housing	115
Need smaller housing	23
Present home in poor state of repair	32
Need to be closer to employment	47
Need permanent housing	48
Need older persons housing	21
Need to be closer to a career or dependant	30
Need specially adapted home	4
Death, divorce or other change in family structure requiring a move	51
Need to be closer to relatives who are in the area	26

Neighborhood Organization

Respondents to the survey were asked if their neighborhood had an organized neighborhood organization. Of the 453 persons that filled out an answer, 86.8% stated that their neighborhood didn’t have a neighborhood organization. However, 160 respondents had an interest in being part of a neighborhood organization.



Grand Island Affordable Housing Survey

The City of Grand Island is conducting an Affordable Housing Market Study. The data compiled in this survey will be completely anonymous and will be presented within the final Study. We would appreciate your input to help create a plan to improve housing choices in the community. This survey is also available via the internet at: www.grandislandhousingsurvey.com

Your Household			
How many people in each of these age groups live in your home?	0 - 15 years		45 - 59 years
	16 -23 years		60 -74 years
	24 -44 years		75+ years

Your Home		
Do you currently:	Rent an apartment <input type="checkbox"/>	Rent a rent-subsidized unit <input type="checkbox"/>
	Rent a home <input type="checkbox"/>	Live with parents <input type="checkbox"/>
	Own with a mortgage <input type="checkbox"/>	Currently homeless* <input type="checkbox"/>
	Own with no mortgage <input type="checkbox"/>	Other _____
What type of housing do you live in?	House <input type="checkbox"/> Duplex <input type="checkbox"/> Apartment <input type="checkbox"/> Condo <input type="checkbox"/>	
How many bedrooms does your housing unit have?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5+ <input type="checkbox"/>	

*Homeless – no permanent residence, living with friends, living in shelter

You and Grand Island		
Do you: (Please check ALL boxes that apply)	Currently live in Grand Island? <input type="checkbox"/>	If so, for how long?
	Work in Grand Island? <input type="checkbox"/>	
	Have relatives in Grand Island? <input type="checkbox"/>	
	Does your spouse/partner work in Grand Island? <input type="checkbox"/>	
Is your current home unsuitable for your living needs? If so, please indicate why.	It is too small <input type="checkbox"/> It is too expensive <input type="checkbox"/> It is in poor condition <input type="checkbox"/> Other <input type="checkbox"/>	It is too big <input type="checkbox"/> Desire to own house <input type="checkbox"/> Health / mobility problems <input type="checkbox"/> It is suitable for my needs <input type="checkbox"/>
Would you be interested in a grant for home repairs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you consider moving away from Grand Island for affordable housing?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, how many miles away? (circle one)	0-4 5-10 10-20 20-30 30-40 40+	

Existing Housing	
Housing Costs	Monthly Mortgage \$ _____ Monthly Rent \$ _____

Do you receive public financial aid for housing?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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View on Affordable Housing

Do you feel that there is a need for additional low-income housing? Yes No

If yes, what types of housing opportunities do you feel are needed?

(Please check all that apply)

- | | | | |
|-------------------------------------|--------------------------|------------------------|--------------------------|
| Single family rental housing | <input type="checkbox"/> | Special needs housing | <input type="checkbox"/> |
| Single family owner housing | <input type="checkbox"/> | Other (please specify) | <input type="checkbox"/> |
| Multi-family rental housing | <input type="checkbox"/> | _____ | |
| Elderly and Assisted Living housing | <input type="checkbox"/> | | |

Future Housing Needs

Are you, or anyone else from your household (including those currently residing temporarily elsewhere), likely to need affordable housing within the Grand Island area now or in the next five years?

Yes No

Are you looking to: own or rent

Why would you want to move (you can give more than one reason)?

- | | |
|---|--|
| <input type="checkbox"/> Need local affordable housing | <input type="checkbox"/> Need to be closer to a career or dependant |
| <input type="checkbox"/> Need independent housing | <input type="checkbox"/> Need specially adapted home |
| <input type="checkbox"/> Need larger housing | <input type="checkbox"/> Death, divorce or other change in family structure requiring a move |
| <input type="checkbox"/> Need smaller housing | <input type="checkbox"/> Need to be closer to relatives who are in the area |
| <input type="checkbox"/> Present home in poor state of repair | <input type="checkbox"/> Other (please specify)..... |
| <input type="checkbox"/> Need to be closer to employment | |
| <input type="checkbox"/> Need permanent housing | |
| <input type="checkbox"/> Need older persons housing | |

Does your neighborhood have a neighborhood organization?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If not, would you be interested in being part of a neighborhood organization?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Please use the space below to make any additional comments regarding this survey. It can also be used to provide further information about your housing needs.



Encuesta sobre Accesibilidad de Precios de Vivienda

La ciudad de Grand Island esta llevando a cabo un estudio de Mercadeo sobre accesibilidad de Precios de Vivienda. La información recolectada en esta encuesta es completamente anónima y será presentada como parte de un estudio final. Agradecemos su aportación al ayudar a crear un plan para mejorar las opciones de vivienda en la comunidad.

Su Hogar				
¿Cuántas personas de los correspondientes grupos de edad viven en su hogar?	0 - 15 años		45 - 59 años	
	16 -23 años		60 -74 años	
	24 -44 años		75+ años	

Su Casa	
Actualmente usted:	Renta Departamento <input type="checkbox"/> Renta unidad de renta subsidiada <input type="checkbox"/>
	Renta una casa <input type="checkbox"/> Vive con sus padres <input type="checkbox"/>
	Dueño de casa con hipoteca <input type="checkbox"/> No tiene casa* <input type="checkbox"/>
	Dueño de casa sin hipoteca <input type="checkbox"/> Otro _____
¿En qué tipo de lugar habita?	Casa <input type="checkbox"/> Duplex <input type="checkbox"/> Departamento <input type="checkbox"/> Condominio <input type="checkbox"/>
¿Cuántos dormitorios hay en el lugar donde habita?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5+ <input type="checkbox"/>

*No tiene casa – que no tiene residencia permanente, que vive con amigos o en un refugio o albergue

Usted y Grand Island	
Usted: (Por favor marque TODAS las opciones que considere necesarias)	¿Vive en Grand Island? <input type="checkbox"/> ¿Si? ¿Por cuántos años?
	¿Trabaja en Grand Island? <input type="checkbox"/>
	¿Tiene familiares en Grand Island? <input type="checkbox"/>
	¿Su esposo(a)/ pareja trabaja en Grand Island? <input type="checkbox"/>
¿El lugar donde habita no cubre sus necesidades de vivienda? Indique por qué	Es muy pequeña <input type="checkbox"/> Es muy grande <input type="checkbox"/>
	Es muy cara <input type="checkbox"/> Deseo tener mi propia casa <input type="checkbox"/>
	En muy malas condiciones <input type="checkbox"/> Problemas de salud / movilización <input type="checkbox"/>
	Otro <input type="checkbox"/> Si cubre mis necesidades <input type="checkbox"/>
¿Le interesaría un subsidio para reparaciones del hogar?	Sí <input type="checkbox"/> No <input type="checkbox"/>
¿Consideraría mudarse fuera de Grand Island para adquirir vivienda de precio más accesible?	Sí <input type="checkbox"/> No <input type="checkbox"/>
Si es así, ¿A cuántas millas de Grand Island? (encierre una opción)	0-4 5-10 10-20 20-30 30-40 40+

Lugar Donde Habita Actualmente	
Costo de vivienda	Hipoteca Mensual \$ _____ Renta Mensual \$ _____

¿Recibe asistencia pública financiera para su vivienda?	Sí <input type="checkbox"/>	No <input type="checkbox"/>
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Su opinión de Sobre Vivienda de Precio Accesible

¿Cree que hay necesidad de viviendas adicionales para personas de bajos ingresos? Sí No

Si respondió SI, ¿Qué tipo de oportunidades de vivienda cree que se necesiten?

(Marque tantas como considere necesarias)

Vivienda de renta para una familia	<input type="checkbox"/>	Vivienda de necesidades especiales	<input type="checkbox"/>
Vivienda de venta para una familia	<input type="checkbox"/>	Otro (especifique)	<input type="checkbox"/>
Multifamiliar de renta	<input type="checkbox"/>	_____	
Vivienda para ancianos y asistida	<input type="checkbox"/>		

Necesidades Futuras de Vivienda

Usted o alguien en su hogar (incluyendo personas que temporalmente vivan en otro lugar) tendrá(n) necesidad de vivienda a precio accesible en el área de Grand Island ahora o en los próximos cinco años?

Sí No

Busca: Comprar o Rentar

¿Por qué quisiera mudarse (puede ser más de una razón)?

<input type="checkbox"/> Necesito un hogar de precio accesible en la localidad	<input type="checkbox"/> Necesito vivir cerca de oportunidades para mi profesión o de alguien que depende de mí
<input type="checkbox"/> Necesito vivienda independiente	<input type="checkbox"/> Necesito una casa especialmente adaptada
<input type="checkbox"/> Necesito una vivienda más grande	<input type="checkbox"/> Muerte, divorcio u otro cambio en la estructura de mi familia que requiera que me mude
<input type="checkbox"/> Necesito una vivienda más pequeña	<input type="checkbox"/> Necesito estar mas cerca de familiares que viven en el área
<input type="checkbox"/> Mi vivienda actual esta en muy malas condiciones	<input type="checkbox"/> Otro (especifique).....
<input type="checkbox"/> Necesito vivir más cerca de mi trabajo
<input type="checkbox"/> Necesito una vivienda permanente	
<input type="checkbox"/> Necesito vivienda para ancianos	

¿Su vecindario tiene una organización de vecinos?	Sí <input type="checkbox"/>	No <input type="checkbox"/>
Si respondió NO, ¿Le interesaría ser parte de una organización de vecinos?	Sí <input type="checkbox"/>	No <input type="checkbox"/>

Por Favor utilice este espacio para comentarios adicionales relacionados con esta encuesta o para brindarnos más información relacionada con sus necesidades de vivienda.

Appendix B: Results of Key Interviews

A series of key person interviews/surveys were conducted with approximately 25 persons that have an interest in housing issues in the City. The list of those interviewed included representatives for major employers, community organizations, City Council members, school district representatives, housing organizations, developers/contractors and key City staff. Below are some of the most common responses/comments from participants:

- Most participants listed their perceptions of the conditions of the housing stock in the City as moderate to weak.
- We are seeing about 10 foreclosures a day due to lending practices. This in turn is driving up rents.
- Grand Island has a large number of tax credit projects. It is felt that some of these complexes are too large and are adding to a large concentration of low income units in areas.
- Extremely dilapidated housing is still occupied when it should be demolished.
- Numerous families are living in substandard housing with too many people – 2 bedroom houses with 12 or more children.
- The number of blighted structures is increasing dramatically.
- There is a need for additional code enforcement and programs that help landlords and renters with tenant issues and poor quality rentals.
- Many elderly are staying in their homes longer and sometimes are not able to continue maintaining them. When homes do go on market, there is a large increase in the amount of deferred maintenance necessary.
- We have been seeing an increase in homeless people on the streets in recent months. Grand Island is not well equipped to handle “chronic” homeless.
- Affordable housing is not a high priority of City government or in the community.
- There is a need for more collaboration between all housing agencies and local government.
- The Grand Island CRA should look at undertaking housing projects by providing assistance with infrastructure needs.

- A large percentage of our employees commute from 25-30 miles outside of Grand Island – increased gas prices have had an effect on this recently and will increase appeal of Grand Island to commuters. It is believed that the main reasons are due to the desire to live in a small town atmosphere, the cost of comparable housing in Grand Island versus the smaller communities, taxes, and higher water and sewer rates.
- There is a lack of mid-range, good value homes in Grand Island.
- Affordable housing does not equal desirable housing in Grand Island.
- There is a need for public transportation in Grand Island.
- The City has a large number of homes which are still on well/septic systems.
- The City needs to direct new housing development away from areas with high groundwater tables.
- There is a major issue with odor on east side of town due to packing plant and waste water treatment plant.
- New apartments and housing being constructed on west side of town increased the need for public transit options.
- It is difficult to find decent rental housing that is not located near railroad tracks.
- The City has a large number of housing units with lead based paint issues.
- The definition of affordability (30% of median income) needs to be more realistic to make housing programs more accessible to those in need.
- There is an extreme lack of affordable, safe housing available for young professionals moving into town.
- 55% of Grand Island school children are at or below the poverty level.
- Landlords and tenants alike have to be held accountable for property upkeep.
- The City needs to increase sewer treatment plant capacity to prepare for future housing development.
- Additional housing is needed in all price ranges for successful economic development. While available housing does not currently seem to be an issue in attracting businesses, it will become an issue if the supply does not continue to increase.
- High property taxes are a major deterrent to housing development.

- There is a tremendous need for rehabilitation of older homes, but the City zoning ordinance needs to be amended/updated to allow more flexibility. Homes that are functionally obsolete (limited bathroom capacity, single car garage, and nonconforming egress in basement) need to be updated, but zoning setbacks and building codes limit the ability to make affordable changes.
- There is a need for more Section 8 landlords. Section 8 has been a great program, but has a long waiting list (up to 3 years). It helps make regular housing income based and the houses have to pass inspections so they cannot be substandard.
- There is a need to expedite approvals for Section 8 from Hall County Housing Authority.
- Low paying jobs impede citizens from qualifying for mortgage loans.
- Housing subdivisions developed by Ken Staab and Jan Thayer are perceived as successful (i.e. off Stolley Park on Ada St; northwest area rentals).
- The Housing Development Corp. and Community Development Division first time homebuyer and rehab programs have been successful but cannot meet all of the need.
- Housing Authority, Goodwill Housing, and Habitat for Humanity are perceived as successful, but not enough -- cannot keep up with the needs.
- More housing education programs on the upkeep of property and the responsibilities of homeownership are needed. They need to be marketed to reach a broader segment of the population.

TYPES OF HOUSING NEEDS IDENTIFIED BY PARTICIPANTS AS MOST APPARENT IN THE CITY:

- Housing choices are needed in a wide price range – from \$75,000 up to \$150,000 (for first time buyers, lower income wage earners, retirees)
- Single family rental housing options are in short supply.
- Additional housing choices are needed for people making under \$40,000 annually.
- Affordable housing for elderly and young families
- Family apartments or condo type units
- Lower income housing but not necessarily public housing – landlords need to be aware of accepting Section 8 vouchers
- Retirement communities
- Assisted living developments
- Nursing homes

Appendix C: Public Meeting SWOT Analysis Results

SWOT ANALYSIS FORM

<p><u>STRENGTHS</u> i.e. - economically stable; location; low crime rates; well run housing agencies; clean; friendly; neighborhood associations & watches; affordability; streets, sidewalks & infrastructure are well maintained; etc.</p> <ul style="list-style-type: none"> • Employment base – diverse range of pay scales • Lower education requirements but good pay • Motivated to retain H.S. grads • Quality of life – safe, good schools • Active housing development • Supportive for tangible causes – children, etc • Solid infrastructure 	<p><u>WEAKNESSES</u> i.e. - lack of specific types of housing choices; affordability; traffic; deteriorating structures/neighborhoods; lack of interest/concern; regulations; housing/land costs; taxes; infrastructure; etc.</p> <ul style="list-style-type: none"> • No organized neighborhood groups • Partitions by geography • Properties not maintained to good standards • Substandard owner-occupied housing • Aging housing stock • HUD housing with small buyer market
<p><u>OPPORTUNITIES</u> i.e. - new developments; neighborhood associations; new housing programs; new job opportunities; future CDBG funding; new funding sources/availability; etc.</p> <ul style="list-style-type: none"> • Activity from Economic Development <ul style="list-style-type: none"> ◦ Focus on all ranges of salaries • Employer-based housing development <ul style="list-style-type: none"> ◦ HDC liaison ◦ City participation • Educational opportunities/partnerships • Ongoing neighborhood associations • TIF projects • Attract non-ag based businesses 	<p><u>THREATS</u> i.e. - apathy; crime; age of housing stock; traffic; funding cut-backs; regulations; other priorities; lack of neighborhood pride; lack of infrastructure; etc.</p> <ul style="list-style-type: none"> • Policy changes needed at Federal level <ul style="list-style-type: none"> ◦ Owner occupied requirement for \$ • Lack of general information on services • Paperwork requirements <ul style="list-style-type: none"> ◦ Complicated, time consuming • Urban models forced on rural, smaller communities • Economy • Property tax levels

GRAND ISLAND HOUSING STUDY

PUBLIC MEETING

December 11, 2008

Following a presentation of the long-term housing issues facing the City of Grand Island, a roundtable discussion by those present ensued. A summary of this discussion is documented here.

STRENGTHS-Many positive aspects of the community were detailed. Overall, it is felt that Grand Island enjoys a high quality of life. It is a safe community with good schools. It has a diverse employment base, with good paying jobs at all ranges of education requirements. The community as a whole supports tangible quality of life issues. It is motivated to create an environment to retain its young people in the community. It has an active housing development industry and a solid infrastructure.

WEAKNESSES-It is difficult to coalesce the community without a specific agenda. The community is portioned by geography, and there are no active organized neighborhood groups to rally around causes. Many properties are not maintained to good standards, both rental and owner-occupied. Much of the housing stock is older, and there is a small buyer market for HUD housing.

OPPORTUNITIES-The group talked about the importance of activity from the City's Economic Development department. They look to them to be the lead on bringing in employers in all ranges of salaries, focusing on non-agricultural bases businesses for diversity. They felt the employers could have some role in creating new housing for its employees. Tax increment financing is thought to be an important tool in attracting new development. It is believed there are educational opportunities and partnerships to be made with local schools. Finally, the lack of organized neighborhood associations is seen as an opportunity to inject this important local leadership into the issues of neighborhood cohesiveness and pride.

THREATS-Most of the threats were seen to be external to the community. Changes at the Federal level that were suggested are policy changes; less paperwork, fewer complications, reduction of the owner-occupied requirement to receive Federal dollars. There is a feeling that urban models are forced on rural, smaller communities in a one-size-fits-all approach that isn't working. Property tax levels and the economy in general, both national and local are seen as obstacles to low-cost housing.

Appendix D: Housing-related Organizations

The following is a list of housing related organizations in and around Grand Island that aid in housing assistance.

Central Nebraska Community Services
2525 Old West Lincoln Highway
Grand Island, NE 68803
www.welcome2cncs.com
Phone: (308) 385-5500

Grand Island Area Habitat for Humanity
410 W. 2nd St. #6
P.O. Box 1001
Grand Island, Nebraska 68802
www.gihabitat.org
Phone: (308) 385-5510

City of Grand Island
Community Development Division
City Hall
100 East First Street
PO Box 1968
Grand Island, NE 68802
www.grand-island.com
Phone: (308) 385-5444 ext. 246

Hall County Housing Authority
911 Baumann Drive
Grand Island, NE 68803
<http://www.hallcountyne.gov>
Phone: (308) 385-5530

Housing Development Corporation
1811 W 2nd St # 480
Grand Island, NE 68803
Phone: (308) 382-4119